

# THE PATH TO YOUR DREAM HOME

New Construction Process at a Glance



## START

1

Meet with your FNB mortgage banker for pre-qualification

If you haven't built a home in a while (or ever), the whole process can be a little intimidating. But, don't worry. Your FNB mortgage banker is dedicated to helping you at each point of your journey.



2

{you} complete application & review disclosure information

3

{you} express intent to proceed & provide required documents



4

FNB orders a home appraisal

5

Establish insurance protection  
Builder may provide builders risk insurance



6

Close on construction loan at title company & construction begins

7

Builder submits requests for payment.

Review your budget with your banker and builder.



8

Home complete: Final inspection by appraiser



9

Close on home loan, **MOVE IN!**



Start the process today! Give us a call at (605) 782-5710.



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